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UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

CARLA J. MAGNUSON,

CHAPTER 13 PLAN

Dated: June 28, 2010

Debtor.

In a joint case, debtor means debtors in this plan.

Case No. 10-44673

1. DEBTOR'S PAYMENTS TO TRUSTEE —

a. As of the date of this plan, the debtor has paid the trustee \$-0-

b. After the date of this plan, the debtor will pay the trustee \$150 per month for 60 months beginning within 30 days after the order for relief for a total of \$9,000. The minimum plan length is 36 months from the date of the order for relief unless all allowed claims are paid in a shorter time.

c. The debtor will also pay the trustee N/A.

d. The debtor will pay the trustee a total of \$9,000. [line 1(a) + line 1(b) + line 1(c)].

2. PAYMENTS BY TRUSTEE — The trustee will pay from available funds only creditors for which proofs of claim have been timely filed. The trustee may collect a fee of up to 10% of plan payments, or an estimated \$810 [Line 1(d) X .10].**3. ADEQUATE PROTECTION PAYMENTS [§ 1326(a)(1)(C)] —** The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

<i>Creditor</i>	<i>Monthly Payments</i>	<i>Number of Months</i>	<i>Beginning Month No.</i>	<i>TOTAL PAYMENTS</i>
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a. N/A

b.

4. EXECUTORY CONTRACTS AND UNEXPIRED LEASE [§365] - The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in ¶ 7,

a. N/A

b.

5. CLAIMS NOT IN DEFAULT - Payments on the following claims are current and the debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

<i>Creditor</i>	<i>Description of Property</i>
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a. FRANKLIN NATIONAL BANK

HOMESTEAD

b.

c.

6. HOME MORTGAGES IN DEFAULT [§1322(b) (5) and §1322(e)] — The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. **All following entries are estimates.** The trustee will pay the actual amounts of default.

<i>Creditor</i>	<i>Amount of Default</i>	<i>Monthly Payment</i>	<i>Beginning Month #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
a. WELLS FARGO HOME MORTG	\$3,000	\$75	12	22	\$3,000
b.					
c.					
d. TOTAL					\$3,000

7. CLAIMS IN DEFAULT [§1322 (b)(3) and (5) and §1322(e)] — The trustee will cure defaults on the following claims as set forth below. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. **All following entries are estimates except for interest rate.**

<i>Creditor</i>	<i>Amount of Default</i>	<i>Interest Rate, if any</i>	<i>Monthly Payment</i>	<i>Beginning Month #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
a. N/A						
b.						

8. OTHER SECURED CLAIMS; SECURED CLAIM AMOUNT IN PLAN CONTROLS [§1325(a)(5)] - The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column below. The creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. §1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Claim Amount	Secured Claim	Int. Rate	Beginning Month #	Monthly Payment	No. of Payments	Payments on Claim + Adeq. Prot Payments	TOTAL PAYMENTS
a. N/A								
b.								
c.								
d. TOTAL								

9. PRIORITY CLAIMS - The trustee will pay in full all timely filed claims entitled to priority under §507, including the following. **The amounts listed are estimates.** The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. Attorney Fees	\$1,500	\$137	1	11	\$1,500
b. Domestic Support					
c. Internal Revenue Service					
d. MN Dept. of Revenue					
e.					
f. TOTAL					\$1,500

10. SEPARATE CLASS OF UNSECURED CREDITORS — In addition to the class of unsecured creditors specified in ¶ 11, there shall be a separate class of nonpriority unsecured creditors described as follows:

The trustee will pay the allowed claims of the following creditors. **All entries below are estimates.**

Creditor	Interest Rate (If any)	Claim Amount	Monthly Payment	Beginning in Month #	No. of Payments	TOTAL PAYMENTS
a. N/A						
b.						
TOTAL						

11. TIMELY FILED UNSECURED CREDITORS - The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under ¶ 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$3,690 (line 1(d) minus lines 2, 6(d), 7(d), 8(d), 9(f), and 10(c)).

- The debtor estimates that the total unsecured claims held by creditors listed in ¶ 8 are \$-0-.
- The debtor estimates that the debtor's total unsecured claims (excluding those in ¶8 and ¶10 are \$3,690.
- Total estimated unsecured claims are \$3,690 [(line 11(a) + line 11(b))].

12. TARDILY-FILED UNSECURED CREDITORS - No money paid by the debtor to the trustee under ¶1, but not distributed by the trustee under ¶2, 3, 6, 7, 8, 9, 10, or 11 will be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

13. OTHER PROVISIONS - The trustee may distribute additional sums not expressly provided for herein at the trustee's discretion.

14. SUMMARY OF PAYMENTS -

Trustee's Fee [Line 2]	\$ 810
Home Mortgage Defaults [Line 6(d)].....	3,000
Claims in Default [Line 7(d)].....	-0-
Other Secured Claims [Line 8(d)].....	-0-
Priority Claims [Line 9(f)].....	1,500
Separate Classes [Line 10(c)].....	-0-
Unsecured Creditors [Line 11].....	3,690
TOTAL [must equal Line 1(d)].....	\$9,000

Signed

DEBTOR

Signed

DEBTOR if joint case

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